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B1 (Official	Form 1)(1/	08)				oamon		490 ± 0				
			United No			ruptcy of Illino		t			Vo	luntary Petition
	Pebtor (if ind Arthur B		er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Wilson, Brenda M				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four di (if more than	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	(if m	four digits of the four than one, s	state all)	r Individual-	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Addr	ress of Debto	*	Street, City,	and State)		ZIP Code	Stree 2 D	t Address of	f Joint Debtor Andrews d		reet, City,	ZIP Code
	Residence or	of the Prin	cipal Place o	of Busines		60115		-	ence or of the	Principal Pl	ace of Bus	60115 siness:
Dekalb	1 (D)			. 11				ekalb	CL: D	(; C 1; CC		
Mailing Ad	dress of Det	otor (if diffe	rent from str	eet addres	ss):		Mail	ing Address	of Joint Debi	tor (if differe	ent from st	reet address):
					_	ZIP Code	:					ZIP Code
	Principal A from street		siness Debto	r			<b>_</b>					I
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo	(Check Ith Care Bu gle Asset Ro 1 U.S.C. § Iroad ckbroker nmodity Br	eal Estate as 101 (51B)		efined  Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7  Chapter 9  Chapter 11 of a Foreign Main Proceeding  Chapter 12  Chapter 13  Chapter 15 Petition for Recognit of a Foreign Main Proceeding			k one box)  Petition for Recognition  Main Proceeding  Petition for Recognition		
			Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organizat under Title 26 of the United State Code (the Internal Revenue Code		e) ganization ed States	define	are primarily cod in 11 U.S.C. seed by an indivional, family, or	(Checonsumer debts § 101(8) as idual primarily	y for	Debts are primarily business debts.		
Evil Eili	ing Eag attac	_	ee (Check o	ne box)			_	k one box:		Chapter 11		n 11 U.S.C. § 101(51D).
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				tor Chec	Debtor is it if: Debtor's to insider it all applical A plan is Acceptan	not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent l are less that with this petition were solici	or as defin liquidated n \$2,190,0 ion. ited prepet	debts (excluding debts owed			
☐ Debtor 6	estimates tha	at funds will at, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	11 \$500,000,000 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	5500,000,000 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 49	Page 2	
Voluntar	y Petition	Name of Debtor(s): Wilson, Arthur B Jr.		
(This page mu	sst be completed and filed in every case)	Wilson, Brenda M		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	dditional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		xhibit B	
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  X /s/ Jacqueline J. Montville July 27, 2008  Signature of Attorney for Debtor(s) (Date)		
		Jacqueline J. Montville 6	189158	
☐ Yes, and ☐ No.  (To be comp. ☐ Exhibit If this is a join	Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.	chibit D  ch spouse must complete and attach a part of this petition.  and made a part of this petition.  and made a part of this petition.  and the Debtor - Venue  oplicable box)  al place of business, or principal asse a longer part of such 180 days than in the period of the peri	as eparate Exhibit D.)  ets in this District for 180 en any other District. g in this District. essets in the United States in an action or	
	Certification by a Debtor Who Reside (Check all app		rty	
	Landlord has a judgment against the debtor for possession		, complete the following.)	
	(Name of landlord that obtained judgment)  (Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the the entire monetary default that gave rise to the judgment for Debtor has included in this petition the deposit with the co	for possession, after the judgment for	possession was entered, and	
	after the filing of the petition.  Debtor certifies that he/she has served the Landlord with the served the served the Landlord with the served the serv	his certification. (11 U.S.C. § 362(1)).		

## B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Wilson, Arthur B Jr. Wilson, Brenda M

### Signatures

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ Arthur B Wilson, Jr.

Signature of Debtor Arthur B Wilson, Jr.

### X /s/ Brenda M Wilson

Signature of Joint Debtor Brenda M Wilson

Telephone Number (If not represented by attorney)

#### July 27, 2008

Date

# Signature of Attorney\*

### X /s/ Jacqueline J. Montville

Signature of Attorney for Debtor(s)

#### Jacqueline J. Montville 6189158

Printed Name of Attorney for Debtor(s)

### Jacqueline J. Montville

Firm Name

515 Kendall lane DeKalb, IL 60115

Address

Email: blackdog@tbc.net

## (815) 758-8396 Fax: (815) 758-8806

Telephone Number

# July 27, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court**

		Northern District of Illinois			
In re	Arthur B Wilson, Jr. Brenda M Wilson		Case No.		
		Debtor(s)	— Chapter	7	
can di credit anoth	EXHIBIT D - INDIVIDUAL CREDIT  Warning: You must be able to cheling listed below. If you cannot do ismiss any case you do file. If that lors will be able to resume collection are bankruptcy case later, you may steps to stop creditors' collection a	eck truthfully one of the five o so, you are not eligible to fi happens, you will lose whate on activities against you. If yo be required to pay a second	MENT  e statements  le a bankrup  ver filing fee  our case is dis	regarding credit tcy case, and the court you paid, and your smissed and you file	
	Every individual debtor must file the a separate Exhibit D. Check one o	nis Exhibit D. If a joint petition	v		
oppor a certi	■ 1. Within the 180 days <b>before the</b> ling agency approved by the United tunities for available credit counseling ficate from the agency describing the debt repayment plan developed through	States trustee or bankruptcy and assisted me in performing services provided to me. <i>Atta</i>	dministrator t	hat outlined the udget analysis, and I have	
oppor not ha <i>certifi</i>	□ 2. Within the 180 days <b>before the</b> eling agency approved by the United tunities for available credit counseling we a certificate from the agency describing the same appearance of the agency no later than a period of the agency no later than a series of the agency agency.	States trustee or bankruptcy and assisted me in performing the services provided to services provided to you and a	dministrator tong a related by me. You must copy of any of	hat outlined the udget analysis, but I do st file a copy of a debt repayment plan	

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

obtain the services during the five days from the time I made my request, and the following exigent

here.] \_\_\_\_

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be distinssed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Arthur B Wilson, Jr.  Arthur B Wilson, Jr.
Date: July 27, 2008

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Official Form 1, Exhibit D (10/06)

# United States Rankruntey Court

	Northern District of Illinois					
In re	Arthur B Wilson, Jr. Brenda M Wilson		Case No.	No		
III IC	Debt	or(s)	Chapter	7		
	EXHIBIT D - INDIVIDUAL DEBTOR'S ST CREDIT COUNSELING			ANCE WITH		
can di credit anoth	Warning: You must be able to check truthfully of eling listed below. If you cannot do so, you are not ismiss any case you do file. If that happens, you will be able to resume collection activities against er bankruptcy case later, you may be required to steps to stop creditors' collection activities.	t eligible to file a ill lose whatever f inst you. If your o	bankrupt filing fee y case is dis	ccy case, and the court you paid, and your missed and you file		
and fi	Every individual debtor must file this Exhibit D. If a le a separate Exhibit D. Check one of the five stateme					
oppor a certi	■ 1. Within the 180 days <b>before the filing of my k</b> eling agency approved by the United States trustee or tunities for available credit counseling and assisted m ficate from the agency describing the services provide debt repayment plan developed through the agency.	bankruptcy admine in performing a	nistrator the related bu	nat outlined the adget analysis, and I have		
oppor not ha certifi	□ 2. Within the 180 days <b>before the filing of my</b> beling agency approved by the United States trustee or tunities for available credit counseling and assisted may be a certificate from the agency describing the service cate from the agency describing the services provided apped through the agency no later than 15 days after years.	bankruptcy adminute in performing a less provided to mead to you and a cop	nistrator the related but You must by of any d	nat outlined the adget analysis, but I do a tfile a copy of a lebt repayment plan		
obtain	☐ 3. I certify that I requested credit counseling serve the services during the five days from the time I made					

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

here.] \_\_\_\_

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Official Form 1, Exh. D (10/06) - Cont.

Date: July 27, 2008

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit coun	seling briefing, your case may be dismissed.
☐ 4. I am not re	quired to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be ac	companied by a motion for determination by the court.]
□ Incapa	acity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficienc	y so as to be incapable of realizing and making rational decisions with respect to
financial respons	sibilities.);
□ Disabi	ility. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after rea	sonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Inter	rnet.);
☐ Active	e military duty in a military combat zone.
	States trustee or bankruptcy administrator has determined that the credit counseling C. § 109(h) does not apply in this district.
I certify under	penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _	/s/ Brenda M Wilson
	Brenda M Wilson

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur B Wilson, Jr.,		Case No.	
	Brenda M Wilson			
•		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	305,000.00		
B - Personal Property	Yes	4	29,365.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		359,105.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		133,524.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,239.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,762.39
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	334,365.00		
			Total Liabilities	492,629.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur B Wilson, Jr.,		Case No.	
	Brenda M Wilson			
_		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	4,239.14
Average Expenses (from Schedule J, Line 18)	5,762.39
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,085.83

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		10,534.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		133,524.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		144,058.00

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B6A (Official Form 6A) (12/07)

In re	Arthur B Wilson, Jr.,
	Brenda M Wilson

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

residence purchased 12/10/2004 for \$283,500		J	305,000.00	0.00	
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	

Sub-Total > **305,000.00** (Total of this page)

Total > **305,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

Debtors

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash on person	J	67.00
2.	Checking, savings or other financial	checking account at Resource Bank	J	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	savings account at resource bank	J	57.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	miscellaneous household goods including beds, dressers, tables, chairs, lamps, tv, dishes, couches stove refrigerator, washer and dryer	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	cds, african figureines and dvds	J	100.00
6.	Wearing apparel.	clothing	J	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	X		

3 continuation sheets attached to the Schedule of Personal Property

2,024.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Arthur B Wilson, Jr.,
	Brenda M Wilson

|--|

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
н	5,726.00
J ed	5,615.00

Sub-Total > (Total of this page)

11,341.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Arthur B Wilson, Jr.,
	Brenda M Wilson

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Chevrolet Express Ban	J	9,000.00
		2004	chevrolet trailblazer	J	7,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota	al > 16,000.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

> Sub-Total > (Total of this page)

29,365.00

Total >

0.00

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B6C (Official Form 6C) (12/07)

In re	Arthur B Wilson, Jr.,
	Brenda M Wilson

Case No.

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property residence purchased 12/10/2004 for \$283,500	735 ILCS 5/12-901	30,000.00	305,000.00
<u>Cash on Hand</u> cash on person	735 ILCS 5/12-1001(b)	67.00	67.00
Checking, Savings, or Other Financial Accounts, Concerning account at Resource Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
savings account at resource bank	735 ILCS 5/12-1001(b)	57.00	57.00
Household Goods and Furnishings miscellaneous household goods including beds, dressers, tables, chairs, lamps, tv, dishes, couches, stove refrigerator, washer and dryer	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectible cds, african figureines and dvds	<u>s</u> 735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401 k thru employer	or Profit Sharing Plans 735 ILCS 5/12-704	100%	5,726.00
profit sharing thru employer ups stocks (not available for distribution until employee has worked 5 years with comopany)	735 ILCS 5/12-704 735 ILCS 5/12-1001(b)	5,615.00 0.00	5,615.00
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Chevrolet Express Ban	735 ILCS 5/12-1001(c)	4,800.00	9,000.00
2004 chevrolet trailblazer	735 ILCS 5/12-1001(c)	0.00	7,000.00

Total: 48,165.00 334,365.00

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B6D (Official Form 6D) (12/07)

In re	Arthur B Wilson, Jr.,
	Brenda M Wilson

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY				AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			10/2006	Ť	DATED	İ		
CITIMORTGAGE, INC PO BOX 9438 Dept. 0251 Gaithersburg, MD 20898		J	Second Mortgage residence		ט			
			Value \$ <b>305,000.00</b>				65,771.00	0.00
Account No.			6/2003					
Citizens Auto 480 Jefferson Blvd Warwick, RI 02886		J	Purchase Money Security  2003 Chevrolet Express Van					
			Value \$ 9,000.00				13,500.00	4,500.00
Account No.  GMAC po box 2150 Greeley, CO 80632		J	11/2006  Purchase Money Security  2004 Chevrolet Trailblazer					
			Value \$ 9,000.00				15,034.00	6,034.00
Account No.		T	10/2006				-,	-,
Indymac Bank 6900 Beatrice drive Kalamazoo, MI 49009-9559		J	First Mortgage residence					
			Value \$ <b>305,000.00</b>	+			264,800.00	0.00
continuation sheets attached		1		Subt			359,105.00	10,534.00
	Total (Report on Summary of Schedules) 359,105.00 10,534.00							

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B6E (Official Form 6E) (12/07)

•		
In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	
-		Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	re Arthur B Wilson, Jr., Brenda M Wilson		Case No	
_		Debtors		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND	ONTINGEN	LIQUI	DISPUTED	AMOUNT OF CLAIM
Account No.			12/1990	T			
American TV/WFNNB PO Box 182273 Columbus, OH 43218		J			D		1,225.00
Account No.					-	t	,,
Anesthesia Associates 350 S. Northwest Hwy Park Ridge, IL 60068		J					60.00
Account No.		-	1/2003		+	+	69.00
BANK OF AMERICA 4060 OGLETOWN STANTON RD MAIL CODE DE5-019-03-07 Newark, DE 19713		J	additional address				
Account No.			11/2003		-		0.00
Bank of America P.O. Box 15726 Wilmington, DE 19886		J					13,204.00
				Sub	tot	 al	
continuation sheets attached			(Total o				14,498.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

				_				
CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	U	ļ	Ы	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	QU I DAT			AMOUNT OF CLAIM
Account No.				'	Ė			
Bank of America 820 Silver Lake Blvd Dover, DE 19904-2464		J						14,650.00
Account No.			11/2006	T	T	T	1	
BARCLAY'S BANK DELAWARE 1007 NORTH ORANGE Wilmington, DE 19801		J						408.00
Account No.			6/2007		Г	T	7	
Beneficial PO Box 4153 Carol Stream, IL 60197	-	J	additional address					7,075.00
Account No.		T			Т	T	T	
Beneficial PO Box 8603 Elmhurst, IL 60126		J						0.00
Account No.		t	9/2004	T	T	t	$\dagger$	
Capital One PO BOX 30281 Salt Lake City, UT 84130-0281	1	J						0.00
Sheet no. 1 of 7 sheets attached to Schedule of		•	:	Sub	tota	al	7	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nas	ge)	М	22,133.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

CREDITOR'S NAME,	C	Hι	usband, Wife, Joint, or Community	C	Ü	Ţ.	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U			AMOUNT OF CLAIM
Account No.			12/2003	Т	E D			
CHASE PO BOX 15298 Wilmington, DE 19850		J			D			4,758.00
Account No.			4/2001		Г	T	T	
Chase Bp PO Box15298 Wilmington, DE 19850		J						525.00
	L			_	┡	Ļ	4	
Account No.  CITIBANK PO BOX 120 Buffalo, NY 14220		J	9/2004					9,438.00
Account No.			9/2004					
CITIBANK CBSD NA PO BOX 6241 Sioux Falls, SD 57117-6241		J	additional address					0.00
Account No.	Ī		11/1991	T	T	t	†	
CITIBANK USA NA PENCADER CORP CTR 110 LAKE DR Newark, DE 19702-3317		J						10,935.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sub	tota	ıl	1	0E 6E6 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	œ)	١	25,656.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

							_	
CREDITOR'S NAME,	Š	Ηι	sband, Wife, Joint, or Community	ļç	Ü	[	۱ د	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U			AMOUNT OF CLAIM
Account No.	1			'	Ė			
Citifinancial PO Box 499 Hanover, MD 21076		J			D			6,100.00
Account No.					T			
DeKalb Dental Group 2707 Sycamore road Dekalb, IL 60115		J						200.00
					L			200.00
Account No.  Discover Financial Services PO Box 15316 Wilmington, DE 19850		J	4/1991					6,991.00
Account No.  Discover Financial Services PO Box 3004 New Albany, OH 43054		J	10/2002 additional address					15,420.00
Account No.	t	T	3/1996	T	T	t	+	
Emerge PO Box 105555 Atlanta, GA 30348		J						11,636.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of				Subt	tota	al	7	40.047.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nag	ge`	١	40,347.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	ļċ	Ü	P	۱	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT			AMOUNT OF CLAIM
Account No.	1			Ι'	Ė			
Equifax P.O. Box 105314 Atlanta, GA 30348		J			D			0.00
Account No.							Ť	
Experian P.O. Box 2002 Allen, TX 75013		J						0.00
Account No.	┢	$\vdash$	9/2004	$\vdash$			+	
GEMB/JCP P.O. Box 981131 El Paso, TX 79998	-	J						5,160.00
Account No.			1/1996				T	
GEMB/Lowe's P.O. Box 981064 El Paso, TX 79998		J						196.00
Account No.	t	H	6/2007	$\vdash$			$\dagger$	
Heights Finance Corp 7707 N. Knoxville avenue Peoria, IL 61614-9520		J						2,808.00
Sheet no. 4 of 7 sheets attached to Schedule of				Subt	ota	1	T	0.404.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	1	8,164.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	Ç	Ų	P		
MAILING ADDRESS	CODEBTOR	Н		CONT	L	D I S P U T	3	
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND	I	10	P	1	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Ņ	Įΰ	ĮŤ	[	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setory, so state.	N G E N T	ľb	E	5	
Account No.	┢	┢	10/1992	$\exists_{T}^{N}$	I A	þ	H	
Account No.	4		student loan		Ė			
l			Studentiban	_	۲	╁	┥	
HELNET LNS		١.						
PO BOX 1649		J						
Denver, CO 80201								
								1,031.00
Account No.			11/1990		T	T	1	
	1		student loan					
HELNET LNS								
3015 S. Parker rd. Suite 400		J						
Aurora, CO 80201								
1								
								916.00
	╀			-	1	+	4	
Account No.	l		9/1991					
			student loan					
HELNET LNS		١.						
PO BOX 1649		J						
Denver, CO 80201								
								4,500.00
Account No.					T	T	1	
	1							
Kishwaukee Community Hospital								
Route 23 & Bethany road		J						
Dekalb, IL 60115								
								2,780.00
Account No.	f	H	student loan	+	$\vdash$	t	+	
	1							
National Louis University	1				l			
1000 Capitol drive		J						
Wheeling, IL 60090	1	٦			l			
1711.com/g, 12 00000	l							
					ĺ			4,407.00
							$\downarrow$	4,407.00
Sheet no. <b>_5</b> of <b>_7</b> sheets attached to Schedule of			:	Sub	tota	al		12 624 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pas	ge)	١	13,634.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

							_	
CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	Ğ	ű	ļ	۱ د	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	QUIDAT			AMOUNT OF CLAIM
Account No.	ł				E			
Praiie Point OB & GYN PO Box 823 Dekalb, IL 60115		J						200.00
Account No.	t	T		t	H	t	†	
Quest Diagnostics P.O. Box 64804 Baltimore, MD 21264		J						200.00
Account No.	-	┡	6/2007	+	⊢	╀	$\dashv$	200.00
Quick Clic Loan 3440 Preston Ridge Suite 500 Alpharetta, GA 30005-3823		J	0/2007					3,314.00
Account No.			student loan		Г	Γ	T	
Sallie Mae Servicing P.O. Box 9500 Wilkes Barre, PA 18773		J						4,601.00
Account No.	T		11/2007	$\dagger$	$\vdash$	t	†	
Security Finance 204 E. Main Spartanburg, SC 29306-5127		J						777.00
Sheet no. <b>_6</b> of <b>_7</b> sheets attached to Schedule of	_	_		Sub	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				١	9,092.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL QU L DA	DISPUTED	AMOUNT OF CLAIM
Account No.				Ť	T		
TRANSUNION PO BOX 2000 Crum Lynne, PA 19022-2000		J			D		0.00
A AN						L	0.00
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no7 of _7 sheets attached to Schedule of				ubt			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				0.00
			(Report on Summary of Sc		ota lule		133,524.00

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B6G (Official Form 6G) (12/07)

In re	Arthur B Wilson, Jr.,	Case No.
	Brenda M Wilson	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-72360 Doc 1 Filed 07/27/08 Entered 07/27/08 21:54:21 Desc Main Document Page 27 of 49

B6H (Official Form 6H) (12/07)

In re Arthur B Wilson, Jr., Case No. \_\_\_\_\_\_

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

	Arthur B Wilson, Jr.			
In re	Brenda M Wilson		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

D.L. I.M. it 10th	DEDENDENTS OF	F DEBTOR AND SE	OUISE		
Debtor's Marital Status:	RELATIONSHIP(S):	AGE(S):	OUSE		
Married	Daughter Son Daughter	18 3 6			
<b>Employment:</b>	DEBTOR	-	SPOUSE		
Occupation					
Name of Employer U	nited Parcel Service				
How long employed					
Address of Employer					
De	eKalb, IL				
	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	6,045.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	6,045.00	\$_	0.00
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securi	ty	\$	1,296.00	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify) See De	etailed Income Attachment	\$	509.86	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	UCTIONS	\$_	1,805.86	\$	0.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$	4,239.14	\$	0.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed stater	ment) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or support production dependents listed above	payments payable to the debtor for the debtor's use of	or that of \$	0.00	\$	0.00
11. Social security or government assist	stance	_			
(Specify):		\$	0.00	\$	0.00
			0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$ <u> </u>	0.00
13. Other monthly income		¢	0.00	ď	0.00
(Specify):		<u>\$</u> _	0.00	ъ <u> </u>	0.00
		\$	0.00	» —	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$_	4,239.14	\$	0.00
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line 1	5)	\$	4,239	.14

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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**B6I (Official Form 6I) (12/07)** 

_	Arthur B Wilson, Jr.			
In re	Brenda M Wilson		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

# **Detailed Income Attachment**

# **Other Payroll Deductions:**

401(k)	\$ 181.35	\$ 0.00
bftax flex	\$ 220.15	\$ 0.00
term life	\$ 28.59	\$ 0.00
aftax flex	\$ 12.27	\$ 0.00
united way	\$ 62.50	\$ 0.00
upspac contrib	\$ 5.00	\$ 0.00
<b>Total Other Payroll Deductions</b>	\$ 509.86	\$ 0.00

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B6J (Official Form 6J) (12/07)

	Arthur B Wilson, Jr.			
In re	Brenda M Wilson		Case No.	
		Debtor(s)	•	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,544.67
a. Are real estate taxes included? Yes No _X_	-	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	257.00
b. Water and sewer	\$	66.00
c. Telephone	\$	187.00
d. Other See Detailed Expense Attachment	\$	432.60
3. Home maintenance (repairs and upkeep)	\$	33.00
4. Food	\$	600.00
5. Clothing	\$	239.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	31.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	59.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	116.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	351.89
b. Other second mortgage	\$	565.12
c. Other AUTO INSTLLMENT	\$	580.11
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,762.39
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,239.14
b. Average monthly expenses from Line 18 above	\$	5,762.39
c. Monthly net income (a. minus b.)	\$	-1,523.25

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B6J (Official Form 6J) (12/07)

Arthur B Wilson, Jr.

In re	Brenda M Wilson	Cose No	
m re	Dieliua ivi vviisoli	Case No.	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

# **Other Utility Expenditures:**

COMCAST	\$ 187.00
WATER WORKS	\$ 16.95
SPRING GREEN	\$ 41.65
CALPSO CAY	\$ 112.00
DEKALB STORAGE	\$ 75.00
Total Other Utility Expenditures	\$ 432.60

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur B Wilson, Jr. Brenda M Wilson			Case No.	
		Debtor(s)		Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SC	CHEDUL	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and corr				_
Date	July 27, 2008	Signature	/s/ Arthur B Wilson, Jr.		
			Arthur B Wilson, Jr. Debtor		
Date	July 27, 2008	Signature	/s/ Brenda M Wilson		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Brenda M Wilson Joint Debtor Case 08-72360 Doc 1 Filed 07/27/08 Entered 07/27/08 21:54:21 Desc Main Document Page 33 of 49

B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

	Arthur B Wilson, Jr.			
In re	Brenda M Wilson		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$35,730.00 2008 husband to date United Parcel
\$785.00 2008 wife to date daycare business
\$76,069.00 2007 husband United Parcel Service

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **DeKalb County Collector** 110 East Sycamore street Sycamore, IL 60178

DATES OF AMOUNT STILL OWING **PAYMENTS** AMOUNT PAID 6/3/08, 7/08 for real estate \$8,216.00 \$0.00

taxes

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR VALUE OF AMOUNT STILL PAYMENTS/ **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

2

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Heights Finance v. Brenda

NATURE OF PROCEEDING debt collection

COURT OR AGENCY AND LOCATION **DeKalb County Circuit Court** 

STATUS OR DISPOSITION judgment entered

Wilson o8 SC

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

# 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF **PROPERTY** 

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

5

## 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

# 18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

NAME **Bizzy B's Childcare**  **ADDRESS** at residence 208 Saint

Andres drive, **Dekalb, IL 60115**  NATURE OF BUSINESS daycare

**BEGINNING AND** ENDING DATES 7/2001 to present 6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Clark's Accounting and Tax Service 430 E. 162nd street South Holland, IL 60473

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

7

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . With drawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

commencement of this case.

None

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 27, 2008	Signature	/s/ Arthur B Wilson, Jr.	
			Arthur B Wilson, Jr.	
			Debtor	
Date	July 27, 2008	Signature	/s/ Brenda M Wilson	
			Brenda M Wilson	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

Arthur B Wilson, Jr. In re Brenda M Wilson			Case No.		
<u> </u>	Debt	tor(s)	Chapter	7	
CHAPTER 7 IN	NDIVIDUAL DEBTOR'	S STATEME	NT OF INT	TENTION	
I have filed a schedule of assets and l		3 1 1 3			
☐ I have filed a schedule of executory c	ontracts and unexpired leases whi	ich includes person	al property subj	ect to an unexpire	ed lease.
I intend to do the following with resp	ect to property of the estate which	secures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
residence	CITIMORTGAGE, INC				Х
2003 Chevrolet Express Van	Citizens Auto				х
2004 Chevrolet Trailblazer	GMAC				х
residence	Indymac Bank				Х
Description of Leased Property	Lessor's Name	Lease will be assumed pursuanto 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date <b>July 27, 2008</b>		Arthur B Wilson hur B Wilson, Jr			
Date July 27, 2008		Brenda M Wilso	n		

Brenda M Wilson Joint Debtor Case 08-72360 Doc 1 Filed 07/27/08 Entered 07/27/08 21:54:21 Desc Main Document Page 42 of 49
United States Bankruptcy Court
Northern District of Illinois

In re	Arthur B Wilson, Jr. Brenda M Wilson		Case No.			
III IC	Dienda in Wilson	Debtor(s)	Chapter	7		
	DISCLOSURE OF C	OMPENSATION OF ATTO	ORNEY FOR D	EBTOR(S)		
C	arsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that impensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to expended on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accep	t	\$ <u></u>	900.00		
	Prior to the filing of this statement I have	received	\$	0.00		
	Balance Due		\$ <u></u>	900.00		
2. \$	299.00 of the filing fee has been paid.					
3. T	he source of the compensation paid to me wa	as:				
	■ Debtor □ Other (specify):					
4. T	he source of compensation to be paid to me	s:				
	☐ Debtor ☐ Other (specify):	Hyatt Legal Plans				
5. <b>I</b>	I have not agreed to share the above-discle	osed compensation with any other pers	on unless they are men	nbers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed copy of the agreement, together with a list					
a. b. c.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.					
7. B	y agreement with the debtor(s), the above-di Representation of the debtors i any other adversary proceeding	n any dischargeability actions, ju		ces, relief from stay actions or		
		CERTIFICATION				
	certify that the foregoing is a complete stater inkruptcy proceeding.	ment of any agreement or arrangement	for payment to me for 1	representation of the debtor(s) in		
Dated:	July 27, 2008	Jacqueline J. I 515 Kendall la DeKalb, IL 601	Montville 6189158 Montville ne 15 Fax: (815) 758-880	D6		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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## B 201 (04/09/06)

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jacqueline J. Montville 6189158	X /s/ Jacqueline J. Montville	July 27, 2008					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
515 Kendall lane							
DeKalb, IL 60115							
(815) 758-8396							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Arthur B Wilson, Jr.							
Brenda M Wilson	X /s/ Arthur B Wilson, Jr.	July 27, 2008					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X /s/ Brenda M Wilson	July 27, 2008					
	Signature of Joint Debtor (if any)	Date					

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Arthur B Wilson, Jr. Brenda M Wilson		Case No.		
211.10		Debtor(s)	Chapter	7	
	VE	CRIFICATION OF CREDITOR M			
	Number of Creditors: 38				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	July 27, 2008	/s/ Arthur B Wilson, Jr.			
		Arthur B Wilson, Jr. Signature of Debtor			
Date:	July 27, 2008	/s/ Brenda M Wilson			
		Brenda M Wilson			
		Signature of Debtor			

American TV/WFNNB PO Box 182273 Columbus, OH 43218

Anesthesia Associates 350 S. Northwest Hwy Park Ridge, IL 60068

BANK OF AMERICA 4060 OGLETOWN STANTON RD MAIL CODE DE5-019-03-07 Newark, DE 19713

Bank of America P.O. Box 15726 Wilmington, DE 19886

Bank of America 820 Silver Lake Blvd Dover, DE 19904-2464

BARCLAY'S BANK DELAWARE 1007 NORTH ORANGE Wilmington, DE 19801

Beneficial PO Box 4153 Carol Stream, IL 60197

Beneficial PO Box 8603 Elmhurst, IL 60126

Capital One PO BOX 30281 Salt Lake City, UT 84130-0281

CHASE PO BOX 15298 Wilmington, DE 19850

Chase Bp PO Box15298 Wilmington, DE 19850 CITIBANK PO BOX 120 Buffalo, NY 14220

CITIBANK CBSD NA PO BOX 6241 Sioux Falls, SD 57117-6241

CITIBANK USA NA
PENCADER CORP CTR
110 LAKE DR
Newark, DE 19702-3317

Citifinancial PO Box 499 Hanover, MD 21076

CITIMORTGAGE, INC PO BOX 9438 Dept. 0251 Gaithersburg, MD 20898

Citizens Auto 480 Jefferson Blvd Warwick, RI 02886

DeKalb Dental Group 2707 Sycamore road Dekalb, IL 60115

Discover Financial Services PO Box 15316 Wilmington, DE 19850

Discover Financial Services PO Box 3004 New Albany, OH 43054

Emerge PO Box 105555 Atlanta, GA 30348

Equifax P.O. Box 105314 Atlanta, GA 30348

Experian P.O. Box 2002 Allen, TX 75013

GEMB/JCP P.O. Box 981131 El Paso, TX 79998

GEMB/Lowe's P.O. Box 981064 El Paso, TX 79998

GMAC po box 2150 Greeley, CO 80632

Heights Finance Corp 7707 N. Knoxville avenue Peoria, IL 61614-9520

HELNET LNS PO BOX 1649 Denver, CO 80201

HELNET LNS 3015 S. Parker rd. Suite 400 Aurora, CO 80201

Indymac Bank
6900 Beatrice drive
Kalamazoo, MI 49009-9559

Kishwaukee Community Hospital Route 23 & Bethany road Dekalb, IL 60115

National Louis University 1000 Capitol drive Wheeling, IL 60090

Praiie Point OB & GYN PO Box 823 Dekalb, IL 60115

Quest Diagnostics P.O. Box 64804 Baltimore, MD 21264

Quick Clic Loan 3440 Preston Ridge Suite 500 Alpharetta, GA 30005-3823

Sallie Mae Servicing P.O. Box 9500 Wilkes Barre, PA 18773

Security Finance 204 E. Main Spartanburg, SC 29306-5127

TRANSUNION
PO BOX 2000
Crum Lynne, PA 19022-2000